

Fill in this information to identify the case:

Debtor 1 William H Wilson

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 17-10277

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 9063

Date of payment change: 3/1/2021

Must be at least 21 days after date of this notice

New total payment: \$2,508.15

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$750.77

New escrow payment: \$753.92

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 William H Wilson

Print Name

Middle Name

Last Name

Case number (if known) 17-10277

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab Date 02/04/2021
Signature

Print Charles G. Wohlrab, Esq.
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address 130 Clinton Rd #202
Number Street

Fairfield NJ 07004
City

State

ZIP Code

Contact Phone 470-321-7112

Email cwohlab@raslg.com

CERTIFICATE OF SERVICE

I **HEREBY CERTIFY** that on February 5, 2021, I electronically
filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been
served via United States Mail to the following:

WILLIAM H WILSON
229 POLECAT ROAD
GLEN MILLS, PA 19342

And via electronic mail to:

LAWRENCE S. RUBIN, ATTY.
337 WEST STATE STREET
MEDIA, PA 19063-2615

WILLIAM C. MILLER, ESQ.
CHAPTER 13 TRUSTEE P.O. BOX 1229
PHILADELPHIA, PA 19105

UNITED STATES TRUSTEE
OFFICE OF THE U.S. TRUSTEE 200 CHESTNUT STREET SUITE 502
PHILADELPHIA, PA 19106

By: /s/ Sacoria Registre
Sacoria Registre
sregistre@raslg.com



WILLIAM H WILSON
THERESA A WILSON
229 POLECAT RD
GLEN MILLS PA 19342

Analysis Date: December 31, 2020
Loan: [REDACTED]

Property Address:
229 POLECAT RD
GLEN MILLS, PA 19342

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Mar01, 2021	Prior Esc Pmt		March 01, 2020	Escrow Balance Calculation	
P & I Pmt:	\$1,754.23	\$1,754.23			P & I Pmt:	\$1,754.23		Due Date:	May 01, 2018
Escrow Pmt:	\$741.22	\$753.92			Escrow Pmt:	\$750.77		Escrow Balance:	\$13,995.83
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00		Anticipated Pmts to Escrow:	\$25,477.48
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00		Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00			
Total Payment	\$2,495.45	\$2,508.15			Total Payment	\$2,505.00		Anticipated Escrow Balance:	\$39,473.31

Shortage/Overage Information		Effective Mar01, 2021
Upcoming Total Annual Bills		\$9,047.02
Required Cushion		\$1,507.84
Required Starting Balance		\$6,031.34
Escrow Shortage		\$0.00
Surplus		\$33441.97

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,507.84. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,507.84 or 1/6 of the anticipated payment from the account		
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This is a statement of actual activity in your escrow account from Mar 2020 to Feb 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Mar 2020	750.77		1,632.00		Starting Balance	6,006.21	(17,084.06)
Mar 2020			183.15	183.15	* Hazard	5,124.98	(17,084.06)
Apr 2020	750.77		1,019.57		* Town Tax	4,941.83	(17,267.21)
May 2020	750.77	1,499.80			* County Tax	4,673.03	(17,267.21)
Jun 2020	750.77	1,509.34			*	5,423.80	(15,767.41)
Jul 2020	750.77				*	6,174.57	(14,258.07)
Aug 2020	750.77		6,174.56	6,236.30	* School Tax	6,925.34	(14,258.07)
Sep 2020	750.77	754.67			*	1,501.55	(20,494.37)
Oct 2020	750.77				*	2,252.32	(19,739.70)
Nov 2020	750.77	754.67			*	3,003.09	(19,739.70)
Dec 2020	750.77	754.67			*	3,753.86	(18,985.03)
Jan 2021	750.77				*	4,504.63	(18,230.36)
Feb 2021	750.77				*	5,255.40	(18,230.36)
					*	6,006.17	(18,230.36)
					Anticipated Transactions	6,006.17	(18,230.36)
Feb 2021		25,477.48 ^P					7,247.12
	\$9,009.24	\$30,750.63	\$9,009.28	\$6,419.45			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

December 31, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Mar 2021	753.92	1,608.00	Starting Balance	39,473.31	6,031.34
Mar 2021		183.15	Hazard	38,619.23	5,177.26
Apr 2021	753.92	1,019.57	Town Tax	38,436.08	4,994.11
May 2021	753.92		County Tax	38,170.43	4,728.46
Jun 2021	753.92			38,924.35	5,482.38
Jul 2021	753.92			39,678.27	6,236.30
Aug 2021	753.92	6,236.30	School Tax	40,432.19	6,990.22
Sep 2021	753.92			34,949.81	1,507.84
Oct 2021	753.92			35,703.73	2,261.76
Nov 2021	753.92			36,457.65	3,015.68
Dec 2021	753.92			37,211.57	3,769.60
Jan 2022	753.92			37,965.49	4,523.52
Feb 2022	753.92			38,719.41	5,277.44
	<u>\$9,047.04</u>	<u>\$9,047.02</u>		39,473.33	6,031.36

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 39,473.31. Your starting balance (escrow balance required) according to this analysis should be \$6,031.34. This means you have a surplus of 33,441.97. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus. A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 9,047.02. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$753.92
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$753.92</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826